

Information to identify the case:

Debtor 1 **Donna Shute Provencher**

Social Security number or ITIN **xxx-xx-9648**

First Name Middle Name Last Name

EIN ---

Debtor 2

Social Security number or ITIN ---

(Spouse, if filing)

First Name Middle Name Last Name

EIN ---

United States Bankruptcy Court **Western District of Texas**

Case number: **19-50339-cag**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donna Shute Provencher
aka Donna K Shute

5/31/19

**For the
court:**



Yvette M. Taylor
Clerk of the Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Notice Pg 3 of 3

United States Bankruptcy Court
Western District of TexasIn re:
Donna Shute Provencher
DebtorCase No. 19-50339-cag
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0542-5

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 9

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db
17582268 +Donna Shute Provencher, 426 Stone Creek Drive, Boerne, TX 78006-1804
+Joseph Mazzara, c/o Jonathan M. Arthur, Esq., Thomas H. Roberts & Associates PC,
105 South First Street, Richmond, Virginia 23219-3718Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
ust E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov Jun 01 2019 01:09:37
United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, PO Box 1539,
San Antonio, TX 78295-153917582266 +EDI: CHASE.COM Jun 01 2019 04:58:00 Chase Bank USA NA, P.O. Box 15298,
Wilmington, DE 19850-529817582267 +EDI: NAVIENTFKASMDOE.COM Jun 01 2019 04:58:00 Dept. of Ed/Navient, PO Box 9635,
Wilkes Barre, PA 18773-963517582269 +E-mail/Text: BKnotice@LobelFinancial.com Jun 01 2019 01:10:06 Lobel Financial Corp.,
PO Box 3000, Anaheim, CA 92803-300017582733 +EDI: PRA.COM Jun 01 2019 04:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-102117582270 +EDI: RMSC.COM Jun 01 2019 04:58:00 SYNCB/Care Credit, 950 Forrer Blvd.,
Kettering, OH 45420-146917582271 +EDI: VERIZONCOMB.COM Jun 01 2019 04:58:00 Verizon Wireless, Attn: Correspondence Team,
P.O. Box 5029, Wallingford, CT 06492-7529

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

John Patrick Lowe pat.lowe.law@gmail.com, plowe@ecf.axosfs.com
John Patrick Lowe on behalf of Trustee John Patrick Lowe pat.lowe.law@gmail.com,
plowe@ecf.axosfs.com
Richard L. Ellison on behalf of Defendant Donna Shute Provencher rellison@richardellisonlaw.com,
rellison@richellison.com
Richard L. Ellison on behalf of Debtor Donna Shute Provencher rellison@richardellisonlaw.com,
rellison@richellison.com
United States Trustee - SA12 USTPRegion07.SN.ECF@usdoj.gov
William B. Kingman on behalf of Plaintiff Joseph Mazzara bkingman@kingmanlaw.com,
hdangelo@kingmanlaw.com
William B. Kingman on behalf of Creditor Joseph Mazzara bkingman@kingmanlaw.com,
hdangelo@kingmanlaw.com

TOTAL: 7